Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 1 of 68

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Aysha	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Kines	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
8	8 years Include your married or		
		Middle name	Middle name
	maiden names.		
		Last name	Last name
		First name	First name
		That hane	Histilane
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 6781	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 2 of 68

D	ebtor 1 Aysha First Name	Kines Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3036 S. 48th Court, Apt 1 Number Street	Number Street
		Cicero Illinois 60804	
		City State Zip Code	City State Zip Code
		Cook County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 3 of 68

De	ebtor 1 Aysha		Kines		Case number (if kno	own)	
	First Name	Middle Nam	e Last Name				
Pa	rt 2: Tell the Court Abo	ut Your Bankrup	tcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see B2010)). Also, go to the top o				ndividuals Filing for
8.	How you will pay the fee	more details a cashier's chec may pay with I need to pay Individuals to I request that judge may, but the official poyou choose the	entire fee when I file my pabout how you may pay. Ty ck, or money order If your a credit card or check with the fee in installments. If a Pay Your Filing Fee in Installment to my fee be waived (You must is not required to, waive yoverty line that applies to you his option, you must fill out and file it with your petition.	pically, if you attorney is a pre-printer you choose tallments (Onay request your fee, an our family signature the Application of the Application	ou are paying the submitting you ed address. this option, sig official Form 103 this option only d may do so only ze and you are u	e fee yourself, r payment on y and attach the A). If you are filingly if your inconunable to pay the results of the pay the	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a ne is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	Northern District of Illinois Northern District of Illinois Northern District of Illinois	When When	6/14/2010 MM / DD / YYYY 10/19/2015 MM / DD / YYYY 11/7/2016 MM / DD / YYYY	Case number _ Case number _ Case number _	10-26652 15-35389 16-35520
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, it Relationship to Case number, it	f known
11.	Do you rent your residence?	✓ No.	e 12. I landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.				

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 4 of 68

Kines Debtor 1 Aysha __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 5 of 68

Debtor 1 Aysha Kines Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling						
	About Debtor 1:		About Debtor 2 (Sp	pouse Only in a Joint Case):		
15. Tell the court	You must check one:		You must check one:	•		
whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, and I received a appletion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.		
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.		the certificate and the payment plan, eveloped with the agency.		
about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.		
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment		ter you file this bankruptcy petition, copy of the certificate and payment		
If you file anyway, the court can dismiss you case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services and agency, but was unable to vices during the 7 days after I at, and exigent circumstances amporary waiver of the	from an approve obtain those se made my reques	sked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the		
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining who efforts you made to obtain the briefing, why you wer unable to obtain it before you filed for bankruptcy, a what exigent circumstances required you to file this case.			
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		e dismissed if the court is dissatisfied s for not receiving a briefing before cruptcy.		
	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still y within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.		
		he 30-day deadline is granted only mited to a maximum of 15 days.		the 30-day deadline is granted only imited to a maximum of 15 days.		
	I am not required counseling beca	d to receive a briefing about credit use of:	I am not required to receive a briefing about cred counseling because of:			
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.		
	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing nseling, you must file a motion for counseling with the court.		

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 6 of 68

Debtor 1 Aysha		Kines	Case number (if known	n)
Part 6: First Name Answer These Que	Middle Name estions for Reporting Purp	Last Name		
16. What kind of debts do you have?	16a. Are your debts prim "incurred by an indiv No. Go to line 16 Yes. Go to line 1 16b. Are your debts prim	narily consumer debts? (vidual primarily for a perso 6b. 7. narily business debts? Bus or investment or throug 6c.	onal, family, or housel usiness debts are deb h the operation of the	ots that you incurred to obtain e business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chexpenses are paid	r Chapter 7. Go to line 18. napter 7. Do you estimate tha that funds will be available t	at after any exempt pro to distribute to unsecure	operty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,0 ☐ 5,001-10, ☐ 10,001-25	000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,0 \$50,000,0	01-\$10 million 001-\$50 million 001-\$100 million ,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,0 \$50,000,0	01-\$10 million 001-\$50 million 001-\$100 million ,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in			
	connection with a bankrup both. 18 U.S.C. §§ 152, 13	otcy case can result in fine		imprisonment for up to 20 years, or
	/s/ Aysha Kines Signature of Debtor 1		Signature of	Debtor 2
	Executed on11/6/	/2017 M / DD / YYYY	Executed o	on

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 7 of 68

Debtor 1 Aysha		Kines	Case number (iii	f known)	
First Name	Middle Name	Last Name			
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the	
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I	
represented by an	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.				
attorney, you do not	4.0				
need to file this page.	/s/ Amy Gerstein		Date _	11/6/2017	
	Signature of Attorney f	or Debtor		MM / DD / YYYY	
	Amy Gerstein				
	Printed name				
	Semrad Law Firm				
	Firm name				
	20 S. Clark Street				
	Street				
	28th Floor				
	Chicago		Illinois	60603	
	City		State	Zip Code	
	Contact phone	3128374023	Email address	agerstein@semradlaw.com	
			Illinois	<u> </u>	
	Bar number		State		

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 8 of 68

Debtor 1 Aysha		Kines		Case number (if k	nown)		
First Name	Middle Name	Last Name					
Additional Page							
 Have you filed for bankruptcy within the 	☐ No.						
		District of Illinois	When		Case number _	17-22016	
				MM / DD / YYYY	,		

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 9 of 68

Fill in this information to identify your case:						
Debtor 1	Aysha	Kines				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			

П	Check if	this	is	an
	amende	d filir	ηg	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	V
	Your assets Value of what you own
Schodule A/D: Branauty (Official Forms 106A/D)	
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	\$13,292.00
1b. Copy line 62, Total personal property, from Schedule A/B	Ψ10,202.00
1c. Copy line 63, Total of all property on Schedule A/B	\$13,292.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$11,220.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ11,220.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$5,625.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	44,02000
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$6,017.55
	\$22,862.55
Your total liabilities	
art 3: Summarize Your Income and Expenses	
art 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	\$3,236.94
art 3: Summarize Your Income and Expenses	\$3,236.94
art 3: Summarize Your Income and Expenses . Schedule I: Your Income (Official Form 1061)	\$3,236.94 \$2,691.00

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 10 of 68

Kines Debtor 1 Aysha _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,348.76 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$5,625.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$5,625.00

9g. Total. Add lines 9a through 9f.

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 11 of 68

Fill in this	information to identify your c	ase:			
			121		
Debtor 1	Aysha First Name	Middle Name	Kines Last Name		
Debtor 2			Eust Nume		
(Spouse, if fi	ling) First Name	Middle Name	Last Name		
	ates Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case num (If known)	nber				Check if this is an
	al Form 106A/B				amended filing
Sche	dule A/B: Prope	rty			12/1
category responsib write your	where you think it fits best. E le for supplying correct infor name and case number (if k	se as complete and ac mation. If more space nown). Answer every	asset only once. If an asset fits in more curate as possible. If two married peopl is needed, attach a separate sheet to to question. The Other Real Estate You Own or Ha	e are filing together, both a nis form. On the top of any a	re equally
1. Do you	ı own or have any legal or ed	uitable interest in an	y residence, building, land, or similar pro	perty?	
✓	No. Go to Part 2				
	Yes. Where is the property?				
_		Wh	at is the property? Check all that apply.	Do not deduct secured	claims or exemptions. Put
1.1	Street address, if available, or	ather description	Single-family home		red claims on Schedule D: nims Secured by Property.
	Street address, if available, or	other description	Duplex or multi-unit building		, ,
		<u> </u>	Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
			Manufactured or mobile home		
	Number Street		Land	Describe the meture of	f.vo.v. overopin
	Number Street		Investment property	Describe the nature of interest (such as fee s	
	City State	Zip Code	Timeshare Other	the entireties, or a life	e estate), if known.
		. Ц	o has an interest in the property? Check	Check if this is co (see instructions)	mmunity property
		П	Debtor 1 only	Ш	
		- F	Debtor 2 only		
		H	Debtor 1 and Debtor 2 only		
		H	At least one of the debtors and another		
			er information you wish to add about th	s item, such as local	
			perty identification number:		
If you	own or have more than one, li		at is the property? Check all that apply	Do not doduct accured	claims or exemptions. Put
1.2			at is the property? Check all that apply. Single-family home	the amount of any secu	red claims on Schedule D:
	Street address, if available, or	other description	Duplex or multi-unit building	Creditors Who Have Cla	ims Secured by Property.
		H	Condominium or cooperative	Current value of the	Current value of the
		H	Manufactured or mobile home	entire property?	portion you own?
		H	Land		
	Number Street		Investment property	Describe the nature of interest (such as fee s	
	City	- Zin Codo	Timeshare Other	the entireties, or a life	
	City State	Zip Code			
		Wh one	o has an interest in the property? Check	Check if this is co (see instructions)	mmunity property
			Debtor 1 only	ш	
		┌	Debtor 2 only		
		H	Debtor 1 and Debtor 2 only		
		H	At least one of the debtors and another		
			ner information you wish to add about th perty identification number:	s item, such as local	

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 12 of 68

Debtor 1	Aysha First Name	Middle Name	Kines Last Name	_ Case number	(if known)	
	et address, if available, or o	[What is the property? Check all that an Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	pply.	the amount of any secu	imple, tenancy by
,			Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anotoperty identification number:	ther	Check if this is co (see instructions)	mmunity property
	the dollar value of the pove attached for Part 1. W	rite that number h		ding any entries	s for pages	
Do you ow you own t		equitable interest you lease a vehicle,	t in any vehicles, whether they are realso report it on Schedule G: Executory	-	-	
No Yes		,				
3.1	Make Model: Year: Approximate mileage:	Chevrolet Express 2004 100000	Who has an interest in the properties. ✓ Debtor 1 only Debtor 2 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p instructions)		\$5150.00	\$5150.00
3.2	Make Model: Year:	Chevrolet Spark 2013	Who has an interest in the proper one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put tred claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	70000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property? \$6275.00	Current value of the portion you own? \$6275.00
			Check if this is community p	roperty (see		

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 13 of 68

otor 1	First Name	Middle Name	Kines Last Name	Case number	ei (ii kiiowii)	
3.3	Make Model: Year:		Who has an interest in the pone. Debtor 1 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	· · · · · · · · · · · · · · · · · · ·
	Approximate mileage:		Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 on	•	entire property:	—————
			At least one of the debtors	and another		
			Check if this is commun instructions)	ity property (see		
3.4	Make		Who has an interest in the p	property? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	ired claims on <i>Schedule</i> aims Secured by Propert
	Year: Approximate mileage:		Debtor 1 only		Creditors virio Flave Cia	ums secured by Fropert
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun instructions)	ity property (see		
Exar		•	er recreational vehicles, other t, fishing vessels, snowmobiles, n	· ·		
Exar	nples: Boats, trailers, motors	•	-	notorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, n Who has an interest in the p	notorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, n Who has an interest in the p one.	notorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, n Who has an interest in the p one. Debtor 1 only	notorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl	property? Check by stand another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the p	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check by and another ity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only	property? Check by and another ity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule control of the portion you own? claims or exemptions. Fured claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only	property? Check and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the secured the amount of any secu Creditors Who Have Clate Clate Control of the secured t	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. It is claims on Schedule ims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check ly s and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the	claims or schedule portion you own?

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 14 of 68

De	btor 1	Aysha			Kines	Case number (if known)	
		First Name	Middle		Last Name		_
Par	t 3:	Describe Y	our Personal and Ho	usehold Items			
Do	o you	own or hav	Current value of the portion you own? Do not deduct secured claims or exemptions.				
		_	and furnishings liances, furniture, linens, c	china, kitchenware			
	No						
✓	Yes. D	Describe	Misc. Household Furnitur	re & Goods			\$1000.00
		ronics les: Television	s and radios; audio, video	, stereo, and digital	equipment; compu	uters, printers, scanners; music	
$\overline{\mathbf{V}}$		Describe	Misc. Electronics				\$350.00
			ue and figurines; paintings, p in, or baseball card collec		•		
Ħ		escribe					
		les: Sports, ph	orts and hobbies notographic, exercise, and as; carpentry tools; musica		ment; bicycles, poo	ol tables, golf clubs, skis; canoes	
✓	No						
	Yes. D	Describe					
	0. Fire Examp		es, shotguns, ammunitio	n, and related equip	oment		
V	No						
	Yes. D	escribe					
	1. Clot Examp		clothes, furs, leather coats	, designer wear, sh	oes, accessories		1
	No						
✓	Yes. D	Describe	Used Clothing				\$500.00
		-		engagement rings, v	wedding rings, heirl	loom jewelry, watches, gems,	
Щ	No Var 5	N					1
✓	res. L	escribe	Misc. Jewelry				\$10.00
		-farm animal les: Dogs, cat	s, birds, horses				
✓	No						
	Yes. D	escribe					
1	4. Any	other persor	nal and household items	you did not alrea	dy list, including a	any health aids you did not list	1
✓	No						
	Yes. D	escribe					
			-	•		for pages you have attached	\$1860.00

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 15 of 68

Debt	or 1 Aysha		Kines	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	Describe Your I	Financial Assets			
Doy	you own or have an	y legal or equitable interest	in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C					
Е	_	ave in your wallet, in your home, in	a safe deposit box, and on han	nd when you file your petition	
	∐ No				00.00
	Yes			Cash:	\$6.00
17.		avings, or other financial accounts nstitutions. If you have multiple acc		n credit unions, brokerage houses, , list each.	
	No				
	✓ Yes		Institution name:		
		47.4 01.11			
		17.1. Checking account:			
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:	Insight Prepaid		\$1.00
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:	-		
18.		or publicly traded stocks		-1-	
	No No	s, investment accounts with broker	age ilmis, money market accoun	nts	
	Yes	Institution or issuer name:			
19.		stock and interests in incorpora	ted and unincorporated busin	nesses, including an interest in	
	an LLC, partnership,	and joint venture			
	✓ No	Name of entity		% of ownership:	
	Yes. Give specific information about				
	them				
				-	

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 16 of 68

Debt	tor 1 Aysha		Kines	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	porate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe assuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public Electric:			
			-		
		Gas:			
		Heating oil:			
		Security deposit on rental unit:		-	
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
		-			

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 17 of 68

Debt	or 1 Aysha	Mindalla Nama	Kines Case number (if known)	
24.	First Name	Middle Name	Last Name ualified ABLE program, or under a qualified state tuition	program
24.		0(b)(1), 529A(b), and 529(b)(1).	admed ABLE program, or under a qualified state tuition	program.
	✓ No			
	Yes	stitution name and description. Separa	tely file the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts. equitab	e or future interests in property (oth	ner than anything listed in line 1), and rights or powers	
	exercisable for		, , , , , , , , , , , , , , , , , , ,	
	√ No			
	Yes. Describ	e		
26.	Patents, copyri	ghts, trademarks, trade secrets, and	d other intellectual property	
	Examples: Interr	et domain names, websites, proceeds	from royalties and licensing agreements	
	✓ No			
	Yes. Describ	e		
27.	-	hises, and other general intangibles		
	Examples: Build	ng permits, exclusive licenses, coopera	tive association holdings, liquor licenses, professional licens	98
	No No			
	Yes. Describ	e		
Mor	ney or property	owed to you?		Current value of the
Mor	ney or property	owed to you?		portion you own?
Mor	ney or property	owed to you?		
	ney or property	·		portion you own? Do not deduct secured
		·		portion you own? Do not deduct secured
	Tax refunds owe	d to you ecific information	Federal:	portion you own? Do not deduct secured
	Tax refunds owe	d to you	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owe No Yes. Give sp about t you aln	d to you ecific information nem, including whether	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owe No Yes. Give sp about t you aln	d to you ceific information nem, including whether leady filed the returns		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe No Yes. Give sp about t you aln and the	d to you ecific information nem, including whether lady filed the returns tax years	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about t you aln and the	d to you ecific information nem, including whether lady filed the returns tax years	State: Local: port, child support, maintenance, divorce settlement, propert	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about t you aln and the Family support Examples: Past d	d to you ecific information nem, including whether lady filed the returns tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about t you aln and the Family support Examples: Past d	d to you ceific information nem, including whether lady filed the returns tax years	State: Local: port, child support, maintenance, divorce settlement, propert	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 y settlement \$0.00
28.	Tax refunds owe No Yes. Give sp about t you aln and the Family support Examples: Past d	d to you ceific information nem, including whether lady filed the returns tax years	State: Local: port, child support, maintenance, divorce settlement, propert Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 y settlement \$0.00
28.	Tax refunds owe No Yes. Give sp about t you aln and the Family support Examples: Past d	d to you ceific information nem, including whether lady filed the returns tax years	State: Local: port, child support, maintenance, divorce settlement, propert Alimony: Maintenance	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 y settlement \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about t you aln and the Family support Examples: Past d	d to you ceific information nem, including whether lady filed the returns tax years	State: Local: bort, child support, maintenance, divorce settlement, propert Alimony: Maintenance Support:	## settlement: ## solution you own? Do not deduct secured claims or exemptions. ## \$0.00 ## solution you own? ## solution you own. ## solution you o
29.	Tax refunds owe No Yes. Give sp about t you alm and the Family support Examples: Past d No Yes. Give sp	d to you ceific information nem, including whether lady filed the returns tax years	State: Local: Dort, child support, maintenance, divorce settlement, propert Alimony: Maintenance Support: Divorce settlement	## settlement: ## solution you own? Do not deduct secured claims or exemptions. ## \$0.00 ## solution you own? ## solution you own. ## solution you o
29.	Tax refunds owe No Yes. Give sp about t you aln and the Family support Examples: Past d Yes. Give sp Other amounts Examples: Unpair	d to you ceific information nem, including whether lady filed the returns tax years	State: Local: Dort, child support, maintenance, divorce settlement, propert Alimony: Maintenance Support: Divorce sett Property set	## settlement: ## solution you own? Do not deduct secured claims or exemptions. ## \$0.00 ## solution you own? ## solution you own. ## solution you o
29.	Tax refunds owe No Yes. Give sp about t you aln and the Family support Examples: Past d Yes. Give sp Other amounts Examples: Unpair	d to you secific information nem, including whether sady filed the returns tax years ue or lump sum alimony, spousal supp secific information	State: Local: Dort, child support, maintenance, divorce settlement, propert Alimony: Maintenance Support: Divorce sett Property set	## settlement: ## solution you own? Do not deduct secured claims or exemptions. ## \$0.00 ## solution you own? ## solution you own. ## solution you o
29.	Tax refunds owe No Yes. Give sp about t you alm and the Family support Examples: Past d No Yes. Give sp Other amounts Examples: Unpair Social	d to you secific information nem, including whether sady filed the returns tax years ue or lump sum alimony, spousal supp secific information someone owes you I wages, disability insurance payments, Security benefits; unpaid loans you ma	State: Local: Dort, child support, maintenance, divorce settlement, propert Alimony: Maintenance Support: Divorce sett Property set	## settlement: ## solution you own? Do not deduct secured claims or exemptions. ## \$0.00 ## solution you own? ## solution you own. ## solution you o
29.	Tax refunds owe ✓ No Yes. Give sp about t you alm and the Family support Examples: Past d ✓ No Yes. Give sp Other amounts Examples: Unpair Social ✓ No	d to you secific information nem, including whether sady filed the returns tax years ue or lump sum alimony, spousal supp secific information someone owes you I wages, disability insurance payments, Security benefits; unpaid loans you ma	State: Local: Dort, child support, maintenance, divorce settlement, propert Alimony: Maintenance Support: Divorce sett Property set	## settlement: ## solution you own? Do not deduct secured claims or exemptions. ## \$0.00 ## solution you own? ## solution you own. ## solution you o

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 18 of 68

Debt	tor 1 Aysha	Kines	Case number (if known)	
	First Name	Middle Name Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life	insurance; health savings account (HSA)); credit, homeowner's, or renter's insurance	
	No Yes. Name the insurance com of each policy and list its value		Beneficiary:	Surrender or refund value:
32.			ance policy, or are currently entitled to receive	
33.	Claims against third parties, wh	ether or not you have filed a lawsuit disputes, insurance claims, or rights to		
34.	Other contingent and unliquidate to set off claims No Yes. Describe	ted claims of every nature, including	counterclaims of the debtor and rights	
35.	Any financial assets you did not No Yes. Describe	already list		
36.	-	ur entries from Part 4, including any e		\$7.00
Part	-		ave an Interest In. List any real estate in Par	t 1.
37.	No. Go to Part 6. Yes. Go to line 38.	equitable interest in any business-re	· · · ·	Current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or commis	sions you already earned		7 3.0.11
39.	Office equipment, furnishings, a Examples: Business-related compu		ers, fax machines, rugs, telephones, desks, chairs, elec	tronic devices
	Yes. Describe			

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 19 of 68

Deb	tor 1 Aysha	Kines Case number (if known)	
1.0	First Name	Middle Name Last Name	
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
44			
41.	Inventory		
	✓ No		
	Yes. Describe		
	_		
12	Interests in partnershi	ne or joint vontures	
42.		ps or joint ventures	
	✓ No	Name of entity: % of ownership:	
	Yes. Give specific	,, or emissing.	
	information about them		
	110111		
			<u> </u>
12	Customor lists mailing	lists, or other compilations	
45.		ists, or other compliations	
	✓ No		
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	Yes. Descri	ibe	
44.	Any business-related p	property you did not already list	
	✓ No		
	Yes. Give specific		
	information		
			
			
			 , - -
		II of your entries from Part 5, including any entries for pages you have attached r here	
•			
Part		rm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
	If you own or have an	interest in farmland, list it in Part 1.	
46.	Do you own or have ar	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured claims
	ш		or exemptions
47.	Farm animals		
	Examples: Livestock, po	oultry, farm-raised fish	
	✓ No		
	Yes. Describe		
	_		

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 20 of 68

Debt	tor 1 Aysha First Name		kines ast Name	Case number (if known)	
48.					
	No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.		cial fishing-related property you did r	not already list		
	✓ No Yes. Describe				
		l of your entries from Part 6, including		u have attached	
>				L	
Part 1	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not	List Above	
53.		perty of any kind you did not already li s, country club membership	ist?		
	✓ No	, country olds monitorismp			
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	at number here		•
Part 8	8: List the Totals of	Each Part of this Form			
		, line 2		>	<u> </u>
56. r	part 2 total vehicles, lin	e 5	\$11425.00		
57. P	art 3: Total personal an	d household items, line 15	\$1860.00		
58. P	art 4: Total financial as	sets, line 36	\$7.00		
59. F	Part 5: Total business-re	elated property, line 45	<u> </u>		
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Гotal personal property.	Add lines 56 through 61	\$13292.00	Copy personal property total	+ \$13292.00
					\$13292.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 21 of 68

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Aysha		Kines	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
(If known)				
Official	Form 106C			

Schedule C: The Property You Claim as Exempt

04/16

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt						
1.	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.							
	You are claiming state and federal r	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)					
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.					
	Brief description of the property and	Current value of	Amount of the exemption you claim	Specific laws that allow exemption				
	line on Schedule A/B that lists this property	the portion you own	Check only one box for each exemption.					
		Copy the value from Schedule A/B						
	Brief description:	\$5,150.00	\$2,400.00; \$350.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Chevrolet Express, 2004 Line from		100% of fair market value, up to any applicable statutory limit	_				
	Schedule A/B: 03 Brief		.444	725 II CS 5 (10, 1001/b)				
	description:	\$6,275.00	7	735 ILCS 5/12-1001(b)				
	Chevrolet Spark, 2013			_				
	Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit					
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 22 of 68

Kines Debtor 1 Aysha Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$1.00 description: V \$1.00 Other financial account, 100% of fair market value, up to any Insight Prepaid applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$1,000.00 description: **✓** \$1,000.00 Misc. Household 100% of fair market value, up to any **Furniture & Goods** applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(a) Brief description: \$500.00 **✓** \$500.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$350.00 description: \$350.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$10.00 description: **✓** \$10.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$6.00 description: \$6.00 Cash on Hand

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

16

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 23 of 68

Fill in	this information to identify your car	se:				
Dobto	or 1 Avaha		Kinos			
Debto	or 1 Aysha First Name	Middle Name	Kines Last Name			
Debto						
(Spous	e, if filing) First Name	Middle Name	Last Name			
United	d States Bankruptcy Court for the:	Northern	District of Illinois			
Case (If know	number vn)		(State)			
Off	icial Form 106D					Check if this is a amended filing
Scl	hedule D: Credito	ors Who Hav	ve Claims Secure	d by Prop	ertv	12/1
Be as more s	complete and accurate as possib	le. If two married people	e are filing together, both are equal ber the entries, and attach it to the	ally responsible for s	upplying correct info	
1.	Do any creditors have claims se	ecured by your propert	v?			
ſ			vith your other schedules. You have	e nothing else to rep	ort on this form.	
i	Yes. Fill in all of the information		•	5		
Part	1: List All Secured Claims					
2.	List all secured claims. If a credit	tor has more than one seco	ured claim, list the creditor	Column A	Column B	Column C
	separately for each claim. If more the in Part 2. As much as possible, list name.	•		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	Honor Finance	Describe the property	that secures the claim:	\$8,820.00	\$6,275.00	\$2,545.00
	Creditor's Name 909 DAVIS ST STE 260	2013 Chevrolet Spark	mat scoures the diami.			·
	Number Street		the claim is: Check all that apply.			
		Contingent				
	EVANSTON IL 60201	Unliquidated				
	City State ZIP Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check a	Il that apply.			
	Debtor 2 only	✓ An agreement you r	nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	(
	At least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	and another	Judgment lien from	a lawsuit			
	Check if this claim relates to a community debt	Other (including a rig	ght to offset)			
	Date debt was 2/2017 incurred	Last 4 digits of accour	nt number 2101			
2.2	Illinois Title Loan Creditor's Name	Describe the property	that secures the claim:	\$2,400.00	\$5,150.00	\$0.00
	3159 W Cermak Rd	2004 Chevrolet Express				
	Number Street		the claim is: Check all that apply.			
		Contingent				
	Chicago IL 60623 City State ZIP Code	Unliquidated				
	City State ZIP Code Who owes the debt? Check one.	Disputed				
	✓ Debtor 1 only	Nature of lien. Check a	ll that apply.			
	Debtor 2 only	An agreement you r car loan)	nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	a lawsuit			
	Check if this claim relates to a community debt	Other (including a rig	ght to offset)Title Loan			
	Date debt was incurred	Last 4 digits of accour	nt number			
	Add the dollar value of y here:	our entries in Column A	on this page. Write that number	\$11,220.00		

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 24 of 68

		D	ocument Page 24 of	f 68			
Fill in this info	rmation to identify your cas	se:					
Debtor 1	Aysha First Name	Middle Name	Kines Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States I	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				
Official F	orm 106E/F				Chec	k if this is an	amended filing
Sched	ule E/F: Cred	ditors Who	Have Unsecure	ed Claims	;		12/15
other party to Form 106A/B) claims that are the entries in known).	any executory contracts of and on Schedule G: Execute In Schedule D: Cre	or unexpired leases th utory Contracts and U editors Who Hold Clair Ich the Continuation F	litors with PRIORITY claims and P nat could result in a claim. Also lis Inexpired Leases (Official Form 10 ms Secured by Property. If more s Page to this page. On the top of a	t executory contract 6G). Do not include a pace is needed, copy	s on <i>Schedul</i> any creditors the Part you	le A/B: Prop with partial need, fill it	erty (Official lly secured out, number
No. Yes. List all o listed, ide As much	f your priority unsecured on tify what type of claim it is as possible, list the claims in	claims. If a creditor has If a claim has both price If a claim has bot	s more than one priority unsecured clority and nonpriority amounts, list the ording to the creditor's name. If you a particular claim, list the other credit	at claim here and show have more than two p	both priority	and nonprior	ity amounts.
	•		s for this form in the instruction boo				
					Total claim	Priority amount	Nonpriority amount
2.1 IRS 1	Creditor's Name		Last 4 digits of account number		\$5,625.00	\$5,625.00	\$0.00
PO Box Number	7346		When was the debt incurred? As of the date you file, the claim apply.	n/a is: Check all that			
Del	State curred the debt? Check or otor 1 only otor 2 only	Zip Code	Contingent Unliquidated Disputed Type of PRIORITY unsecured cla	ıim:			
	otor 1 and Debtor 2 only east one of the debtors and	another	Taxes and certain other debts government	you owe the			
브	eck if this claim relates to		Claims for death or personal in intoxicated	jury while you were			

Is the claim subject to offset?

Yes

Other. Specify ___

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 25 of 68

Debtor 1 Aysha Kines Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 AAA CHECKMATE LLC Summit \$2,807.55 Last 4 digits of account number Nonpriority Creditor's Name 7647 63rd St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Summit Argo 60501 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **V** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ Case #2017-M1-116092 Is the claim subject to offset? Yes 4.2 Brother Loan & Finance \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 7621 W 63rd St Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60501 Summit City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Notice Only Is the claim subject to offset? **✓** No Yes 4.3 Chase Bank \$43.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 230 W. Monroe St. Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60606 Chicago Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 26 of 68

Kines Debtor 1 Aysha Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago Parking \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 N. LaSalle St # 107A Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Tickets Is the claim subject to offset? **✓** No Yes Commonwealth Edison \$286.00 Last 4 digits of account number _ Nonpriority Creditor's Name 3 Lincoln Ctr FI 4 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oakbrook Ter Illinois 60181 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Utility Is the claim subject to offset? **✓** No Yes Direct TV 4.6 \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2230 E. Imperial Hwy n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated California 90245 El Segundo Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

Cable

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 27 of 68

Kines Debtor 1 Aysha Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Nicor Gas \$80.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 0632 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60507 Illinois Aurora City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Utility Is the claim subject to offset? **✓** No Yes \$300.00 4.8 Sprint Last 4 digits of account number _ Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Kansas City Missouri 64121 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Cell Phone Is the claim subject to offset? **✓** No Yes Village of Cicero \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4949 W. Cermak Rd. n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60804 Cicero Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 28 of 68

Debtor	1 Aysha First Name	M	iddle Name	Kines Last Name	Case nu	umber (if known)
Part 3:	List Othe	rs to Be Notified Ab	out a Debt That Y	ou Already Listed		
col col cre	llection age	ncy is trying to collect ncy here. Similarly, if y . If you do not have add	from you for a debt you have more than o	you owe to someone one creditor for any	e else, list the or of the debts that	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.
Na	ıme	·-		On which entry i	n Part 1 or Part	2 did you list the original creditor?
_		son Boulevard Suite 400)	Line 4.4	of (Check	Part 1: Creditors with Priority Unsecured Claims
Nu	umber Stre	eet		_	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Ch	nicago	Illinois	60604	_ Last 4 digits of a	ccount number	
Cit	ty	State	Zip Code			

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 29 of 68

Debtor 1 Aysha Kines Case number (if known)

First Nar	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.C. §159. Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$5,625.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$5,625.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$6,017.55
	6j. Total. Add lines 6f through 6i.	6j.	\$6,017.55

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 30 of 68

Dalata	Accelor		IZ'
Debtor 1	Aysha		Kines
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 31 of 68

		DC	ocument i c	age of or	00	
Fill in this info	rmation to identify your c	ase:			4	
Debtor 1	Aysha		Kines			
	First Name	Middle Name	Last Name			
Debtor 2	-					
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
0			(State)			
Case number (If known)						
					_	Check if this is an amended filing
Official	Form 106H					
<u> </u>						
Schedu	le H: Your Cod	lebtors				12/15
1. Do you h No Yes 2. Within th	s ne last 8 years, have you	ou are filing a joint case, do lived in a community produce, Co., Puerto Rico, Texas, W.	operty state or territ	ory? (Commu	nity property states and territories in	clude Arizona, California,
✓ No.	Go to line 3.					
Yes	s. Did your spouse, forme	er spouse, or legal equiva	alent live with you at t	the time?		
	No					
	Yes. In which communit	y state or territory did yo	u live?	Fill in	the name and current address of the	at person.
	Name of your spouse, t	ormer spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip	Code		
		_	•		ouse is filing with you. List the peed the creditor on Schedule D (O	

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 32 of 68

				9			
Fill in this informa	ation to identify	your case:					
Debtor 1 Ays			Kines				
_	t Name	Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2 (Spouse, if filing) Firs	t Name	Middle Name	Last N	ame	$- \mid \sqcap_i$	An amended filing	
						A supplement showing post-	petition chapter 1
United States Bank the:	cruptcy Court for	Northern	District of Illi	nois tate)		expenses as of the following	
Case number			(0	acoj			
(lf known)						MM / DD / YYYY	
Official Fo	rm 106l						
Schedule l	l: Your In	come					12/1
information abou spouse. If more s number (if knowr	t your spouse. I pace is needed	f you are separated and , attach a separate she , question.	d your spous	se is not filing	g with you, do	r spouse is living with yo not include information a ional pages, write your n	about your
1. Fill in your em	ployment		Debtor 1			Debtor 2	
information.		Empleyment status					
If you have mor	•	Employment status	Emplo	-		Employed	
attach a separat information abo			Not Er	nployed		Not Employed	
employers.		Occupation	Pharmacy	Technician			
Include part time self-employed w		Employer's name	Mount Sin	ai Hospital			
Occupation may	y include student	Employer's address	1500 S. C				
or homemaker,	•		Number Str	eet		Number Street	
			Chicago City	Illinois State	60608 Zip Code	City State	Zip Code
			10 years 6		2.p 0000	Only Online	2.10 0000
		How long employed there?	10 years 0	monuis			
Port 2: Civo D	otoilo About M	Ionthly Income					
Part 2: Give D	etalis About iv	ionthly income					
spouse unless you		he date you file this form			-	write \$0 in the space. Include	
	•					or that nareon on the lines he	low If you need
If you or your non- more space, attac	-filing spouse have	e more than one employer, et to this form.	combine the	information for	all employers fo	-	iow. Ii you need
	-filing spouse have		combine the		all employers fo	For Debtor 2 or non-filing spouse	iow. Ii you need
more space, attace 2. List monthly	-filing spouse have ch a separate shee gross wages, sala		re all payroll			For Debtor 2 or	iow. II you need
2. List monthly deductions.) I be.	-filing spouse have ch a separate shee gross wages, sala	ert to this form. ery, and commissions (before calculate what the monthly was a second to the commissions).	re all payroll	For	Debtor 1	For Debtor 2 or	low. II you need

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 33 of 68

Debtor 1Aysha	Kines	Case number		
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$4,246.23		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$460.61		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$56.14		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:		\$492.55 +	<u> </u>	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + +5h.		\$1,009.30		
7. Calculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7	\$3,236.94		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar the total monthly net income.	nd 8a. <u></u>	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive	or a	_		
Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	e, 8c. <u>-</u>	\$0.00		
8d. Unemployment compensation	8d	\$0.00		
8e. Social Security	8e	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benef under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	its 8f.	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g		\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse 10.	\$3,236.94 +	=	\$3,236.94
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of you friends or relatives.Do not include any amounts already included in lines 2-10 or am	ur household, your d	ependents, your roomn		
Specify:			11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$3,236.94 Combined
13. Do you expect an increase or decrease within the year after No. Yes. Explain:	r you file this form?			monthly income

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 34 of 68

Debtor 1 Aysha Kines Case number (if First Name Middle Name Last Name Known)

Part 2: Give Details About Monthly Income

Official Form 106l. Additional page.

For Debtor 1 For Debtor 2 or non-filling spouse

5h. Other payroll deductions. Specify:

1. Health Savings Account \$135.42

\$357.13

2. Healthcare

Official Form 106l Schedule I: Your Income page 3

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 35 of 68

		2000	amont rago co or o			
Fill in this infor	mation to identify y	our case:				
Debtor 1	Aysha		Kines			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng	
				A supplement si	howina post-pe	etition chapter 13
United States E	Bankruptcy Court for	r the: Northern	District of Illinois (State)	expenses as of		
Case number						
(If known)				MM / DD / YYYY	<i>(</i>	
Official	Form 106	<u>5J</u>				
Schedul	e J: Your E	xpenses				12/15
information. If		possible. If two married people a ded, attach another sheet to this n.				number
Part 1: Des	cribe Your Hous	sehold				
1. Is this a joi	int case?					
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live in	n a separate household?				
[No					
l r	Yes. Debtor 2 m	ust file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.		
2. Do you hav	re dependents?	No				
	Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does depen	ndent live
Debtor 2.	Ľ	each dependent	Debtor 1 or Debtor 2	age	with you?	
			Child	20 years	No.	
					✓ Yes.	
			Child	14 years	☐ No. ✓ Yes.	
			Child	8 years	No.	
			Offilia	<u>o years</u>	✓ Yes.	
3 Do your exi	penses include					
expenses of		✓ No				
than yourself an	d your	Yes				
dependent						
Part 2: Esti	mate Your Ongo	oing Monthly Expenses				
	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup				
	•	non-cash government assistance ded it on Sc <i>hedule I: Your Incom</i> e	-		Y	our expenses
	I or home ownersh or the ground or lot.	ip expenses for your residence. In	nclude first mortgage payments and		4.	\$1,000.00
	luded in line 4:				٦.	
	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's, o	or renter's insurance			4b.	\$0.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 36 of 68

Debtor 1 Aysha Kines Case number (if known)
First Name Middle Name Last Name

First Name Middle Nam	LUCK I TURN I COMPANIE COMPANI		
			Your expenses
5. Additional mortgage payments for your reside	nce, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$298.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and	cable services	6c.	\$100.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$630.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$160.00
10. Personal care products and services		10.	\$100.00
11. Medical and dental expenses		11.	\$0.00
12. Transportation. Include gas, maintenance, bus Do not include car payments	or train fare.	12.	\$230.00
13. Entertainment, clubs, recreation, newspaper	s, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donat	ions	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pa	y or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$173.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from you	pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income	•	18.	
19. Other payments you make to support others Specify:	who do not live with you.	40	
	lines 4 or 5 of this form or on Schodule I: Vour Income	19.	\$0.00
20a. Mortgages on other property	lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or renter's insurance	e	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.		20d	\$0.00
20e. Homeowner's association or condominium	dues		
Zue. Homeowner's association or condominium	uues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 37 of 68

Debtor 1 Aysha			Kines	Case number (if known)		
First N	ame	Middle Name	Last Name			
21.Other. Spec	cify:				21	\$0.00
22. Calculate	your monthly expense	s.				
	es 4 through 21.					\$2,691.00
	· ·	es for Debtor 2) if any	from Official Form 106J-2			\$0.00
	e 22a and 22b. The res	,			22.	\$2,691.00
			511000.		22.	
-	our monthly net incor		Nala a alcela d			
. ,	ne 12 (your combined r	,	scriedule I.		23a	\$3,236.94
23b. Copy	our monthly expenses	from line 22 above.			23b	\$2,691.00
	ct your monthly expense		icome.			\$545.94
The re	sult is your monthly net	income.			23c	
For examp	le, do you expect to finis	sh paying for your car le	ses within the year after on within the year or do y nodification to the terms of	ou expect your		

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 38 of 68

Fill in this information to identify your case:							
Debtor 1	Aysha		Kines				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Aysha Kines	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 11/6/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 39 of 68

ill in this info						
ebtor 1	Aysha		Kines			
ebtor 2	First Name	Middle Na	ame Last Nam	е		
pouse, if filing)	First Name	Middle Na	ame Last Nam	<u>e</u>		
nited States	Bankruptcy Court for the	e: Northern	District of Illino			
ase number			(Stat	e)		
known)						Check if this
fficial	Form 107					amended filir
tateme	ent of Financ	ial Affairs fo	r Individuals	Filing for Banl	kruptcy	0
ormation.		ded, attach a separ		together, both are equal On the top of any add		
art 1: Giv	e Details About You	ır Marital Status a	nd Where You Lived	Before		
		status?				
What i	s your current marital	otatao.				
	s your current marital a	otatao1				
<u></u> М						
☐ M	arried ot married		other than where you liv	ve now?		
☐ M ✓ No	arried ot married the last 3 years, have		other than where you liv	ve now?		
☐ M ✓ No During	arried ot married the last 3 years, have	you lived anywhere o	other than where you liv 3 years. Do not include v			
☐ M ✓ No During	arried ot married the last 3 years, have	you lived anywhere o	•			
During No	arried ot married the last 3 years, have	you lived anywhere o	•			Dates Debtor 2 lived there
During No	arried of married the last 3 years, have o es. List all of the places	you lived anywhere o	B years. Do not include v	vhere you live now.		
During No No During	arried of married the last 3 years, have o es. List all of the places	you lived anywhere o	B years. Do not include v	Debtor 2: Same as Debtor 1		there
During No No During	arried of married the last 3 years, have o es. List all of the places	you lived anywhere o	B years. Do not include volume to Dates Debtor 1 lived there	where you live now. Debtor 2:		Same as Debtor 1
During V No Ve	arried of married the last 3 years, have of the last 3 years, have of the places bettor 1:	you lived anywhere o	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street		there Same as Debtor 1 From
During No During	arried of married the last 3 years, have of the last 3 years, have of the places bettor 1:	you lived anywhere o	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State	e Zip Code	there Same as Debtor 1 From To
During V No V Ye	arried of married the last 3 years, have of the last 3 years, have of the places bettor 1:	you lived anywhere o	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street	e Zip Code	there Same as Debtor 1 From
During V No During No Telephone Telepho	arried of married the last 3 years, have of the last 3 years, have of the places bettor 1:	you lived anywhere o	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State	e Zip Code	there Same as Debtor 1 From To
During V No During No Telephone Define Telephone	arried of married the last 3 years, have of the last 3 years, have of the places bettor 1: umber Street	you lived anywhere o	Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State	e Zip Code	there Same as Debtor 1 From To Same as Debtor 1
During Vec During	arried of married the last 3 years, have ones. List all of the places ebtor 1: umber Street ty State	you lived anywhere o	Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State	·	there Same as Debtor 1 From To Same as Debtor 1 From From

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 40 of 68

Deb	tor 1	Aysha	Kines		umber (if known)	
		First Name Middle	e Name Last Nam	ie		
Part	2:	Explain the Sources of Your Inc	come			
4.	Fill i	you have any income from employm n the total amount of income you receiv rities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busin	esses, including part-time		irs?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$43626.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$53534.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$37000.00	Wages, commissions, bonuses, tips Operating a business	
1	Inclu publ filing List	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples o come; interest; dividends; mo you received together, list it o	f other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2016) YYYY				
		or the calendar year before that: lanuary 1 to December 31, 2015) YYYY				

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 41 of 68

Kines Debtor 1 Aysha __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 42 of 68

btor 1 Aysha		Kine	S	Case number ((if known)
First Name	Middle Name	Last I	Name		
Insiders include your rela corporations of which yo agent, including one for such as child support an	a business you operate as	s; relatives of any generatives of any generatives of any generatives.	eneral partners; part or owner of 20% or	nerships of which y more of their voting	
✓ No					
Yes. List all payme	nts to an insider.				
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City St	ate Zip Code				
Insider's Name					
Number Street					
	_				
City St	ate Zip Code				
insider? Include payments on del No	ots guaranteed or cosigne	d by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
					module creditor's frame
Insider's Name					
Number Street					
City St.	ate Zip Code				
Insider's Name					
Number Street					
-					
City Sta	ate Zip Code				

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 43 of 68

Kines

Debtor 1 Aysha Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Contract Pending Cook County Circuit Court AAA Checkmate LLC Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2017-M1-116092 60602 Chicago Illinois City State Zip Code Case title Contract ✓ Pending Cook County Circuit Court Brother Loan and F v Kines Aysha Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2017-M5-003919 Chicago Illinois 60602 City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 44 of 68

Debt	tor 1 Aysha	Kines	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		ank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account r	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No ☐ Yes			
Part	List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a to	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			<u> </u>
	Number Street			
	City State Zip Code Person's relationship to you			
	• •			

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 45 of 68

ebtor 1	Aysha		Kines	Case number (if know	wn)	
	First Name Middle	Name	Last Name		•	
Wit	hin 2 years before you filed for bank	ruptcy, did yo	ou give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
✓	No					
Ė	Yes. Fill in the details for each gift or	r contribution				
ш	_				_	
	Gifts or contributions to charities		Describe what you cont	ributed	Date you	Value
	that total more than \$600				contributed	
						-
	Charity's Name					
	Number Street					
	City State Zip	Code				
t 6:	List Certain Losses					
	No Yes. Fill in the details. Describe the property you lost and how the loss occurred		Describe any insurance Include the amount that i	nsurance has paid. List	Date of your loss	Value of property lost
			pending insurance claims A/B: Property.	on line 33 of Schedule		
			7VB. Troporty.			
						-
	List Certain Payments or Trans	fara				
	ude any attorneys, bankruptcy petition p No					
✓	Yes. Fill in the details.					
_			Description and value of	any property	Date payment	Amount of
			transferred	,,,,,,,	or transfer	payment
					was made	
	Semrad Law Firm		Attorney's Fee - 500.00		11/6/2017	\$500.00
	Person Who Was Paid		,			
	20 S. Clark Street					
	Number Street					
	28th Floor					
		2000				
		0603 Code				
	City State Zip	Code				
	Email or website address					
	Person Who Made the Payment, if No	t You				
]	
	Person Who Was Paid					
	Person Who Was Paid					
	Person Who Was Paid Number Street					
	Number Street	Codo				
	Number Street	o Code				
	Number Street City State Zip	o Code				
	Number Street	o Code				

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 46 of 68

Debt		Aysha			Case number <i>(if knowr</i>)	
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed o you deal with your credit not include any payment or	tors or to make payme		half pay or transfe	r any property to a	anyone who promised
	\Box	No Yes. Fill in the details.					
				Description and value of any pro transferred	pperty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bu	usiness or financial aff and transfers made as so	ecurity (such as the granting of a secu			
				Description and value of proper transferred		y property or eceived or debts p	Date transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.	ben	hin 10 years before you file eficiary? ese are often called asset-pro		you transfer any property to a self-	settled trust or sin	nilar device of wh	ich you are a
		Yes. Fill in the details.		Description and value of the pr	roperty transferred		Date transfer was made
		Name of trust					

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 47 of 68

Kines Debtor 1 Aysha Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Chase Bank Checking XXXX-12/2016 \$ -43.00 Person Who Was Paid Savings P.O. Box 659732 Number Street Money market Brokerage San Antonio 78265 Texas Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code City State Zip Code

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 48 of 68

Kines Debtor 1 Aysha Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 49 of 68

Deb		Aysha			Kines	Case n	iumber <i>(if k</i>	nown)		
		First Name		Middle Name	Last Name					
26.		e you been a part	y in any judio	cial or administr	ative proceeding under	r any environmental	l law? Inc	lude settlem	nents and orde	rs.
	П	Yes. Fill in the det	tails.							
					Court or agency		Nature of	the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number		_	NumberStreet					Concluded
		•			City State	Zip Code				_
Part	11:	Give Details Al	oout Your E	Business or Co	onnections to Any Bu	usiness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	l you own a business or	have any of the foll	lowing co	nnections to	any business	?
					ade, profession, or othe LC) or limited liability pa	=	time or pa	art-time		
		A partner in a			-,	,				
		An officer, di	rector, or ma	anaging executiv	e of a corporation					
		An owner of	at least 5% o	of the voting or e	quity securities of a cor	poration				
	✓	No. None of the a	above applie	s. Go to Part 12.						
		Yes. Check all that	at apply abo	ve and fill in the	details below for each l	business.				
					Describe the nat	ure of the business			lentification n cial Security n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ness existed	
		City	State	Zip Code	Name of account	tant or bookkeeper		From	То	
		,		_р					10	
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ness existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code				From	To	<u> </u>
					Describe the net			Familiana		baa Da aat
					Describe the hat	ure of the business		include Soc	lentification n cial Security n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			Name of account	tant or bookkeeper		Dates busin	ness existed	
		City	State	Zip Code	_			From	To	

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 50 of 68

Deb	tor 1	Aysha			Kines	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Ш	165.11111111111111111111111111111111111	alis Delow.			
					Date issued	
		Name			MM/DD/YYYY	
		Name			, 23,	
		Number Street			_	
		City	State	Zip Code	_	
Pari		Sign Below				
	l have	e read the answers	on this Sta	tement of Financia	I Affairs and any attachme	ents, and I declare under penalty of perjury that the answers are
						ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
				,		,
		x				×
		/S/	Aysha Kines	1		Signature of Debtor 2
		Signati	ure of Debtor	1		-
		Date 1	1/6/2017			Date
	D: 4	ottoob oddition	al magaa t a	Varre Statement of	Financial Affaira for Individ	hiele Filing for Bonky inter (Official Form 107)?
'	Dia ye	ou attach addition	ai pages to	Tour Statement of	rmancial Allairs for individ	luals Filing for Bankruptcy (Official Form 107)?
	✓ N	lo				
	Y	'es				
ı	Did y	ou pay or agree to	pay someo	ne who is not an att	orney to help you fill out b	ankruptcy forms?
	V	lo				
i		es. Name of persor	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Page 51 of 68 Document

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		NOIL	nern District of Illino	015	
In re	Aysha Kines			Case No.	
	Debtor		_		(If known)
				Chapter	Chapter 13
DI	SCLOSURE OF	COMPEN	NSATION OF A	ATTORNEY F	FOR DEBTOR
compens	sation paid to me within one	year before the	filing of the petition in ba	ankruptcy, or agreed t	oovenamed debtor(s) and that to be paid to me, for services e bankruptcy case is as follows:
For legal	I services, I have agreed to ac	ccept			\$4,000.00
Prior to	the filing of this statement I I	have received			\$500.00
Balance	Due				\$3,500.00
2. The soul	rce of the compensation paid	d to me was:			
[✓ Debtor	O	ther (specify)		
3. The soul	rce of the compensation paid	d to me is:			
[✓ Debtor	Of	ther (specify)		
	ve not agreed to share the ab nbers and associates of my la		compensation with any o	ther person unless th	ey are
└── men	ve agreed to share the above nbers or associates of my lav people sharing in the compe	w firm. A copy o	f the agreement, together		
5. In return	for the above-disclosed fee	, I have agreed t	o render legal service for	all aspects of the ban	kruptcy case, including:
	Analysis of the debtor's finan pankruptcy;	ncial situation, a	nd rendering advice to th	e debtor in determinii	ng whether to file a petition in
b. F	Preparation and filing of any	petition, schedu	ules, statements of affairs	and plan which may	be required;
c. F	Representation of the debtor	at the meeting	of creditors and confirma	tion hearing, and any	adjourned hearings thereof;
d. F	Representation of the debtor	in adversary pro	oceedings and other cont	ested bankruptcy ma	itters;
6. By agree	ement with the debtor(s), the	above-disclose	d fee does not include the	e following services:	
			CERTIFICATION		
	at the foregoing is a complet is bankruptcy proceedings.	te statement of a	any agreement or arrange	ement for payment to	me for representation of the
	11/6/2017		/:	s/ Amy Gerstein	
	Date		Sig	nature of Attorney	
			ș.	Semrad Law Firm	
				Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 56 of 68

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Kines, Aysha	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	TRIX
Ti knowledge		fy that the attached list of creditors is tr	rue and correct to the best of their
Date:	11/6/2017	/s/ Kines, Aysha Kines, Aysha Signature of Deb	

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 57 of 68

Honor Finance 909 DAVIS ST STE 260 EVANSTON, IL, 60201

Illinois Title Loan 1511 W Jefferson St Joliet, IL, 60435

IRS 1 PO Box 7346 Philadelphia, PA, 19101

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Harris & Harris LTD 111 West Jackson Boulevard Suite 400 Chicago, IL, 60604

Village of Cicero 4949 W. Cermak Rd. Cicero, IL, 60804

Brother Loan & Finance 7621 W 63rd St Summit, IL, 60501

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter, IL, 60181

Nicor Gas Po Box 549 Aurora, IL, 60507

Direct TV PO Box 5007 Carol Stream, IL, 60197

Sprint P O Box 629023 El Dorado Hills, CA, 95762 AAA CHECKMATE LLC Summit 7647 63rd St Summit Argo, IL, 60501

Chase Bank Po Box 659732 San Antonio, TX, 78265

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 61 of 68

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \S 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$52.00 for expenses, leaving a balance due of \$3,862.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	11/6/2017	
Signed	: 1211	
/s/ Aysl	ha Kines Washe for	
		/s/ Amy Gerstein
Debtor((s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 64 of 68

Debtor 1 Aysha First Name		Kines (Case number (if known)	
	estions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua ☐ No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily money for a business or i ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you	consumer debts? Consumer debts? Consumer debts? Consumer depresentation of the consumer debts? Busines debts? Busines debts? Busines debts?	family, or household pur ess debts are debts that y e operation of the busine	rpose." you incurred to obtain ess or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.		er any exempt property is e tribute to unsecured credit	excluded and administrative ors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	 50	5,001-50,000 0,001-100,000 fore than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million \$ \$100 million \$	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion lore than \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	\$50 million \$5100 million \$5	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion lore than \$50 billion
Part 7: Sign Below	I have a second and the second			
, or you	I have examined this petition, an correct. If I have chosen to file under Ch of title 11, United States Code. If under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance with I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1 ** /s/Aysha Kines Signature of Debtor 1	apter 7, I am aware that I I understand the relief availed I did not pay or agree to ned and read the notice reth the chapter of title 11, ement, concealing proper ase can result in fines up	may proceed, if eligible, ailable under each chapter pay someone who is no equired by 11 U.S.C. § 3-United States Code, sperty, or obtaining money of to \$250,000, or imprisor	under Chapter 7, 11,12, or 13 er, and I choose to proceed at an attorney to help me fill 42(b). exified in this petition. or property by fraud in
	Executed on 11/6/2017 MM / DD	/ww	Signature of Debtor 2 Executed on	MM / DD / YYYY

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 65 of 68

	rmation to identify your c	asc.		
Debtor 1	Aysha First Name	Middle Name	Kines Last Name	
Debtor 2	1 HOCIVAINE	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
Official	Form 106De	C		Check if this is an amended filing
·				
Declarat	ion About an I	Individual Deb	tor's Schedules	12/15
	proper and ming togethe	on both are equally respi	onsible for supplying correct informa	tion,
noney or prope	erty by fraud in connecti	ie pankruptcy schedules on with a bankruptcy ca	s or amended schedules. Making a fa se can result in fines up to \$250,000	lse statement, concealing property, or obtaining
noney or prop	erty by fraud in connecti 1341, 1519, and 3571.	ne bankruptcy schedules	s or amended schedules. Making a fa se can result in fines up to \$250,000	ilse statement, concealing property, or obtaining s, or imprisonment for up to 20 years, or both. 18
I.S.C. §§ 152, Part 1: Sign	erty by fraud in connecti 1341, 1519, and 3571. Below	on with a bankruptcy ca	s or amended schedules. Making a fa se can result in fines up to \$250,000 ney to help you fill out bankruptcy fo	, or imprisonment for up to 20 years, or both. 18
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Part 1: Sign Did you part No	erty by fraud in connecti 1341, 1519, and 3571. Below	on with a bankruptcy ca	se can result in fines up to \$250,000	, or imprisonment for up to 20 years, or both. 18
Part 1: Sign Did you part No	erty by fraud in connecti 1341, 1519, and 3571. Below ay or agree to pay some	on with a bankruptcy ca	se can result in fines up to \$250,000 ney to help you fill out bankruptcy fo	rms?
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Did you por Yes. No Under per	atty of perjury, I declare	on with a bankruptcy ca	se can result in fines up to \$250,000 ney to help you fill out bankruptcy fo	rms? sparer's Notice, Declaration, and
Did you por Yes. No Under per	erty by fraud in connecti 1341, 1519, and 3571. Below ay or agree to pay some	on with a bankruptcy ca	se can result in fines up to \$250,000 ney to help you fill out bankruptcy fo Attach Bankruptcy Petition Pre Signature (Official Form 119).	rms? sparer's Notice, Declaration, and
Did you por Yes. No Under per	Below ay or agree to pay some Name of person malty of perjury, I declare are true and correct.	on with a bankruptcy ca	se can result in fines up to \$250,000 ney to help you fill out bankruptcy fo Attach Bankruptcy Petition Pre Signature (Official Form 119).	rms? sparer's Notice, Declaration, and

Date

MM/DD/YYYY

Date 11/6/2017

MM/DD/YYYY

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 66 of 68

Debtor 1			Kines	Case number (if known)
y	First Name	Middle Name	Last Name	MAN TO ANALYSIA MAN TO A LANGUAGO AND A LANGUAGO AN
28. Wit	No	s.	rou give a financial state	ment to anyone about your business? Include all financial institutions,
L.,	Yes. Fill in the details	below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City S	tate Zip Code		
Part 12:	Sign Below			
a bar	x/s/ Aysh	na Kines	or imprisonment for up t	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature o	f Debtor 1		Signature of Debtor 2
	Date 11/6/	⁽ 2017		Date
Did ye	ou attach additional pa	ages to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
Manager .	4o		Than old Man Stor than	rodules I ming for Bankruptcy (Official Form 107)?
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Did vo	ou pay or agree to pay	someone who is not an at	tornov to holo you fill and	hankerman form a
Barrery .	lo	and who is not all at	to help you lill out	. valiktupicy forms?
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 67 of 68

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Kines, Aysha	Case No	
	Debtor(s)	Case NO	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX
TI knowledge	he above named Debtors hereby verify e.	γ that the attached list of creditors is ti	rue and correct to the best of their
Date:	11/6/2017	/s/ Kines, Aysha	la Kney
		Kines, Aysha Signature of Del	btor

Case 17-33175 Doc 1 Filed 11/06/17 Entered 11/06/17 12:22:48 Desc Main Document Page 68 of 68

Deb	tor 1 Aysha First Name	Middle Name	Kines Last Name	Case number (if known)	
16	Contration makes makes and a second of the contration of the contr	amily income that applies to y	***************************************	The first transfer with the second se	est en en de la company de
10.			,		
	16a. Fill in the state in wh	•	Illinois		
	16b. Fill in the number of	people in your household.	4		
	16c. Fill in the median fan household	nily income for your state and si		White the second section is a second	\$94,472.00
		ed in the separate instructions for	to find a or this form. This list may	list of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	
17.	How do the lines compa		,	and the arange at the barriagety storics strike.	
	17a. Line 15b is less under 11 U.S.C.	than or equal to line 16c. On the § 1325(b)(3). Go to Part 3. Do	e top of page 1 of this fo NOT fill out <i>Calculation</i>	rm, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).	,
	U.S.C. § 1325(b	e than line 16c. On the top of part 3)/(3). Go to Part 3 and fill out (current monthly income from line)	Calculation of Disposal	box 2, <i>Disposable income is determined under 11</i> ple Income (Official Form 122C-2). On line 39 of that	
Part	ช: Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(b)(4	1)	
18.	Copy your total average	monthly income from line 11.			\$4,348.76
19.	Deduct the marital adjust commitment period under	stment if it applies. If you are r 11 U.S.C. § 1325(b)(4) allows y	married, your spouse is r you to deduct part of you	not filing with you, and you contend that calculating the or spouse's income, copy the amount from line 13.	
	19a. If the marital adjustme	ent does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a fr	om line 18.			\$4,348.76
20.	Calculate your current m	nonthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.	ere were the second of the second particles are second with the second s			\$4,348.76
	Multiply by 12 (the nu	umber of months in a year).			x 12
	20b. The result is your curr	rent monthly income for the yea	r for this part of the form		\$52,185.12
	20c. Copy the median fam	ily income for your state and siz	e of household from line	16c.	\$94,472.00
21.	How do the lines compar	re?			
	Line 20b is less than li commitment period is	ne 20c. Unless otherwise ordere 3 years. Go to Part 4.	d by the court, on the to	p of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment pe	or equal to line 20c. Unless otheriod is 5 years. Go to Part 4.	erwise ordered by the co	urt, on the top of page 1 of this form, check box	
Part 4	: Sign Below				
	By signing here I deck	era under banalty of parium, that			
	by digitally flore, r decis	care under penalty of perjuly that	the mornation on this s	tatement and in any attachments is true and correct.	
	🗶 /s/ Aysha Kines	· / attres	×		
	Signature of Debto	ir 1	Sig	nature of Debtor 2	:
	Date 11/6/2017		Da	e	
	MM/DD/YYY	Ϋ́		MM/DD/YYYY	
	If you checked 17a, do	NOT fill out or file Form 122C-2	2.		2
	If you checked 17b, fill above.	out Form 122C-2 and file it with	n this form. On line 39 o	f that form, copy your current monthly income from line	e 14